2027 medical benefits from Centivo

A premium health plan, without the premium price.



A BETTER KIND OF HEALTH PLAN: CENTIVO PCP PLAN

FREE primary care	No deductible	Predictable copays	High-quality care	Emergency coverage anywhere

It all starts with your primary care doctor.

With Centivo, you get access to trusted local doctors and hospitals, free primary care, predictable copays and no deductible.

Why does it cost less?

The **Centivo PCP Plan** is built around a simple idea: **better primary care leads to better healthcare.**

Your primary care doctor is your partner. They get to know you and your health, help you manage your care and are there when health questions or concerns come up.

Having a strong relationship with a primary care doctor can help you achieve your health goals, avoid unnecessary urgent care and emergency room visits and keep your healthcare costs lower.

See who's in the Centivo Network, view plan details and more. Scan or go to **ralphlauren.centivo.com**.

Care from providers you know

In Greensboro, Centivo partners directly with the Cone Health System and Triad HealthCare Network (THN). These partnerships allow us to offer access to high-quality care with recognizable providers at lower costs.

CONE HEALTH

Triad HealthCare Network

The **Ralph Lauren Onsite Care Clinic** is also available through this plan. While you won't be able to designate the clinic as your primary care doctor, they will help coordinate any care you need so you stay in-network.

Primary care, made easier

Centivo Care is your virtual primary care practice, giving you direct access to a doctor and care team who get to know you—not just your symptoms.

- Same- or next-day appointments—FREE
- Dedicated doctor and care team
- Preventive, sick and chronic care
- Integrated mental health care

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Revised 09/09/2026

Coverage and cost highlights

	Centivo PCP Plan	
	In-network	Out-of-network
Network	Centivo Network	N/A
Primary care doctor selection required	Yes	N/A
Medical Deductible (individual/family)	None	N/A
Medical Out-of-pocket maximum (individual/family)	$2,400 / $4,800	N/A
Annual physical, vaccinations and screenings	**FREE**	Not covered
Primary care (includes pediatricians)	**FREE**	Not covered
Centivo Care virtual primary care	**FREE**	N/A
Specialist	$75 copay	Not covered
All behavioral health office visits	$75 copay	$75 copay**
Basic imaging (such as X-rays)	**FREE** if done at primary care office; $20 copay otherwise	Not covered
Advanced imaging (such as MRIs & PET scans)	$200 copay	Not covered
Outpatient surgery	$500 copay	Not covered
Inpatient surgery and/or stay	$800 copay	Not covered
Urgent care	$100 copay	$100 copay
MDLIVE (virtual urgent care)	$50 copay	N/A
Emergency room *If you go to the ER for a non-emergency, you will be charged a $200 penalty.*	$300 copay	$300 copay

** $75 cost share for out-of-network services, but you may be balance billed if the out-of-network provider doesn't accept the Plan payment as payment in full. Balance bill amounts do not apply to the out-of-pocket limit.

Rx coverage by Optum Rx	Retail (up to 30-day supply)	Mail order (90-day supply)
Prescription out-of-pocket maximum	$2,600 individual / $5,200 family	
Generic prescription – Tier 1 +	$5 copay	$10 copay
Preferred brand prescription – Tier 2	$35 copay	$70 copay
Non-preferred brand prescription – Tier 3	$70 copay	$140 copay
Specialty prescription – Tier 4	30% coinsurance (30-day supply only)	N/A

+ There may be a small number of generic drugs that fall under the preferred brand tier. Please check the prescription drug list or contact Optum Rx for any questions about specific medications.

Defining key terms:

Deductible: The amount you pay out-of-pocket before the plan pays towards your healthcare costs.
Copay: A fixed dollar amount you pay for a healthcare service or visit.
Coinsurance: The percentage of costs you're responsible for after you meet your deductible.
Out-of-pocket maximum: The most you'll pay for any covered healthcare and pharmacy expenses during the plan year.

Learn more at ralphlauren.centivo.com or by calling 833-433-1379.

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This document provides an overview of the plan offering. Information is not a complete description of benefits..

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